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United States Bankruptcy Court Northern District of Illinois Western Division

Voluntary Petition

Name of Debtor (if individual, enter Last		Name	Name of Joint Debtor (Spouse) (Last, First, Middle)							
Greenenwal	l, Stev	en Pa	ul		Greenenwald, Kimberly, Marie					
All Other Names used by the Debtor in and trade names):	ne last 8 year	s (include ma	arried, maidei	n All O maid	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual (if more than one, state all) * ***_**	. (ITIN) No./C	omplete EIN		our digits of Soc re than one, stat	11\ +	idual-Taxpaye *** - **- 7	r I.D. (ITIN) No./Complete EIN			
Street Address of Debtor (No. & Street,	City, and Stat	e):		Stree	t Address of Joi	nt Debtor (No	. & Street, City	, and State):		
212 Briarwood Drive				_ 212	2 Briarwo	ood Driv	/e			
Poplar Grove IL		(61065	Po	plar Grov	ve IL		61065		
County of Residence or of the Principal	Place of Busin	ness:		Coun	ty of Residence	or of the Prin	cipal Place of	Business:		
ВС	ONE					E	BOONE			
Mailing Address of Debtor (if different from	m street addi	ress)		Mailir	ng Address of Jo	oint Debtor (if o	different from s	street address):		
Location of Principal Assets of Business	Debtor (if diff	erent from st	reet address	above):						
Type of Debtor (Form of Organization) (Check one box)		Nature of Bu		Cha	pter of Bankru	ptcy Code Ur	nder Which th	e Petition is Filed (Check one box)		
Individual (includes Joint Debtor	, I	h Care Busin			Chapter 7		☐ Chapter	15 Petition for Recognition		
See Exhibit D on page 2 of this form Corporation (includes LLC & LL	defin	le Asset Real ed in 11 U.S.		. =	Chapter 9 Chapter 11		of a Fore	eign Main Proceeding		
	′ □ Railr	oad	• (′ – `	Chapter 12			15 Petition for Recognition		
☐ Partnership		kbroker modity Broke	r		☐ Chapter 13 of a Foreign Nonmain Proceeding					
Other (If debtor is not one of the above entities, check this box	I	ring Bank	1		Nature of Debts (Check one Box)					
and state type of entity below.)	☐ Othe	•			■ Debts are primarily consumer □ Debts are primarily business					
		Tax-Exempt			lebts, defined in		deb	ts.		
		Check box, if ap or is a tax-ex			§ 101(8) as "incurred by an individual primarily for a					
		nization unde			personal, family, or household purpose."					
		ed States Code enue Code).	ie (the interna	al P	uipose.					
Filing Fee	Check one box	:)		Chasl	k ana hav	Cha	apter 11 Debt	ors		
■ Filing Fee attached					Check one box ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
					Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
☐ Filing Fee to be paid in installments signed application for the court's cor				Cileci		ata nanaantin	aant liguidataa	I debte (eveluding debte eved to		
unable to pay fee except in installme					insiders or afflia			I debts (excluding debts owed to 00.		
☐ Filing Fee wavier requested (applica	le to chapter	7 individuals	only). Must		ck all applicable A plan is being f		octition			
attach signed application for the cou	t's considerat	ion. See Offic	cial Form 3B.			•		etition from one of more classes		
					of creditors, in a					
Statistical/Administrative Information								This space is for court use only		
 □ Debtor estimates that funds will be a □ Debtor estimates that, after any exe funds available for distribution to un 	npt property i	s excluded a			ses paid, there w	vill be no				
Estimated Number of Creditors	П	П								
1- 50- 100-	□ 200-	1 ,000-	5,001-	1 0,001	25,001	□ 50,001	Over			
49 99 199 Estimated Assets	999	5,000	10,000	25,000	50,000	100,000	100,000			
\$0 to \$50,001to \$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	☐ More than			
\$50,000 \$100,000 \$500,000	to \$1	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities	million									
\$0 to \$50,001 to \$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	1 \$100,000,001	\$500,000,001	More than			
\$50,000 \$100,000 \$500,000	to \$1	to \$10	to \$50	to \$100	to \$500	to \$1billion	\$1 billion			

Case 09-71902 Doc 1 Filed 05/07/09 Entered 05/07/09 16:51:41 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 45 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Greenenwald, Steven Paul **Kimberly Marie Greenenwald** All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Jonathan D Parker Jonathan D Parker Dated: 05/07/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

PFG Record #

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

(Check only one box.)

attached.

Greenenwald, Steven Paul **Kimberly Marie Greenenwald**

Signature of a Foreign Representative

petition is true and correct, that I am the foreign representative of a debtor

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

I declare under penalty of perjury that the information provided in this

in a foreign proceeding, and that I am authorized to file this petition

 $\ \square$ I request relief in accordance with chapter 15 of title 11, United States

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order

granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Steven Paul Greenenwald Steven Paul Greenenwald

Dated: 05/01/2009

/s/ Kimberly Marie Greenenwald **Kimberly Marie Greenenwald**

> 05/01/2009 Dated:

Signature of Attorney /s/ Jonathan D Parker

Signature of Attorney for Debtor(s)

Jonathan D Parker

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

> 05/07/2009 Date:

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal. responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 05/01/2009 /s/ Steven Paul Greenenwald

Steven Paul Greenenwald



Sign & Date Here

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In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Daica.	00/01/2000	Kimberly Marie Greenenwald	Here
Dated:	05/01/2009	/s/ Kimberly Marie Greenenwald	Sign & Date
I certify ι	under penalty of perjury	that the information provided above is true and correct.	
	5. The United States trustee or not apply in this district.	bankruptcy administrator has determined that the credit counseling requirement of	11 U.S.C. § 109(n)
	Active military duty in a mili	•	44.11.0.0.0.4.00//.)
partici	ipate in a credit counseling brief	ing in person, by telephone, or through the Internet.);	5
— or real	0 0	ions with respect to financial responsibilities.); S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonal	ble effort, to
of roo		J.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so a ions with respect to financial responsibilities.);	s to be incapable
	4. I am not required to receive notion for determination by the c	a credit counseling briefing because of: [Check the applicable statement.] [Must be court.]	accompanied
your t mana the 30	pankruptcy petition and promptly gement plan developed through D-day deadline can be granted o	y to the court, you must still obtain the credit counseling briefing within the first 30 day file a certificate from the agency that provided the counseling, together with a copy in the agency. Failure to fulfill these requirements may result in dismissal of your casonly for cause and is limited to a maximum of 15 days. Your case may also be disming your bankruptcy case without first receiving a credit counseling briefing.	of any debt e. Any extension of
	from the time I made my reque can file my bankruptcy case nov	edit counseling services from an approved agency but was unable to obtain the serv st, and the following exigent circumstances merit a temporary waiver of the credit cov. [Must be accompanied by a motion for determination by the court.] [Summarize e	ounseling requirement
perfo a co	ed States trustee or bankruptcy orming a related budget analysis py of a certificate from the agen	e the filing of my bankruptcy case, I received a briefing from a credit counseling ager administrator that outlined the opportunties for available credit counseling and assis s, but I do not have a certificate from the agency describing the services provided to cy describing the services provided to you and a copy of any debt repayment plan der your bankruptcy case is filed.	ted me in me. You must file
perfo	ed States trustee or bankruptcy or orming a related budget analysis	e the filing of my bankruptcy case, I received a briefing from a credit counseling agen administrator that outlined the opportunties for available credit counseling and assiss, and I have a certificate from the agency describing the services provided to me. A payment plan developed through the agency.	ted me in

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In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED					
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other			
SCHEDULE A - Real Property	Yes	1	\$174,000	\$-	\$-			
SCHEDULE B - Personal Property	Yes	3	\$147,525	\$-	\$-			
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-			
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$331,792	\$-			
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-			
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$94,340	\$-			
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-			
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-			
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,511			
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,459			
TOTALS	\$ 321,525 TOTAL ASSETS	\$ 426,132 TOTAL LIABILITIES						

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	

Average Income (from Schedule I, Line 16)	\$ 4,510.55
Average Expenses (from Schedule J, Line 18)	\$ 4,459.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 6,146.07

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 60,992.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 94,340.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 155,332.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
212 Briarwood Drive Poplar Grove, IL 61065 - (Debtors primary residence)	Fee Simple	J	\$ 174,000	\$ 298,873

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$174,000.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A M	Debtor's I Property,	Value of nterest in Without ng Any Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with Chase	н	\$	0
		checking account with Harris	J	\$	5,000
		Mutual Funds A.G Edwards-Proceeds from Spouse deceased former husband insurance policy. 100% exempt under 735 ILCS 5/12-1001(h)(3). Debtor and Spouse have never contributed to this account.	w		1,000
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	J	\$ 2	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	J	\$	200
06. Wearing Apparel			-	T	
		Necessary wearing apparel.	J	\$	50
07. Furs and jewelry.					
		Earrings, watch, costume jewelry, wedding ring	J	\$	500

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
08. Firearms and sports, photographic, and other hobby equipment.	X					
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole Life Insurance	Н	\$ 15,000		
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).		Educational IRA with John Hancock. Spouse is custodian for daughter.	J	\$ 14,425		
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.	w	\$ 39,000		
13. Stocks and interests in incorporated and unincorporated businesses.	X	Tension w Employer of the Employer - 100% Exempt.	77	ψ 00,000		
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY			
Type of Property	N O N E	Description and Location of Property	H W J	Debtor's Proper Dedu	nt Value of s Interest in ty, Without cting Any ed Claim or
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.					
		Settled workers compensation case		\$	12,800
		Worker's compensation settlement	Н	\$	12,800
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles.	X				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.		Amcore BANK N A - 2009 Pontiac G5 with over 12,000 miles.	J	\$	18,000
		Amcore BANK N A - 2002 Pontiac Bonneville with over 150,000 miles. Debtor joint with Tiffany K. Greenenwald, makes all payments.	J	\$	3,075
		2004 Pontiac Grand AM with over 75,000 miles (severe body damge from car accident)	w	\$	250
		2005 Chevrolet Imapala, miles unknown (car wrecked in an accident, non-operational)	н	\$	500
		1999 Dodge Dakota with over 100,000 miles	J	\$	575
		1993 Chrysler LaBaron with over 150,000 miles. (non-operational)	J	\$	250
		1999 Ford Escort with over 95,000 miles	н	\$	300
		1991 Jeep Cherokee w/ over 223,000 miles	J	\$	300
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
DEC Based # 400050		Hillian III III III III III III III III III I	 	(42/07)	Page 2 of 4

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	C H W	Debtor's Propert Deduc	Current Value of ebtor's Interest in Property, Without Deducting Any Secured Claim or	
29. Machinery, fixtures, equipment, and supplie used in business.						
		Snap-On Credit LLC - Tools	Н	\$	1,000	
		Miscellaneous Work and Household tools.	Н	\$	500	
30. Inventory	X					
31. Animals						
		Family Pets/Animals.	J	\$	0	
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$14	17,525	

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NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property withou Deducting Exemption
00. Real Property 212 Briarwood Drive Poplar Grove, IL 61065 - (Debtors orimary residence)	735 ILCS 5/12-901	\$ 30,000	\$ 174,000
22. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or ecoperatives.			
checking account with Chase	735 ILCS 5/12-1001(b)	\$ 0	\$ 0
checking account with Harris	735 ILCS 5/12-1001(b)	\$ 4,900	\$ 5,000
Mutual Funds A.G Edwards-Proceeds from Spouse deceased former husband insurance policy. 100% exempt under 735 ILCS 5/12-1001(h)(3). Debtor and Spouse have never contributed to this account.	735 ILCS 5/12-1001(h)(4)	\$ 21,000	\$ 21,000
24. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, ecord, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$ 200
06. Wearing Apparel	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
Necessary wearing apparel.	. 30 1200 0, 12 100 1(4),(6)	* 00	Ψ 50
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding ring	735 ILCS 5/12-1001(a),(e)	\$ 500	\$ 500
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.			

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875
		Current Value of

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
Whole Life Insurance	215 ILCS 5/238	\$ 15,000	\$ 15,000
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)). Educational IRA with John Hancock. Spouse is custodian	18 USC 541(b)(5)	\$ 14,425	\$ 14,425
for daughter. 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing			
plans. Give particulars			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 39,000	\$ 39,000
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.			
Settled workers compensation case	820 ILCS 305/21	\$ 12,800	\$ 12,800
Worker's compensation settlement	820 ILCS 305/21	\$ 12,800	\$ 12,800
25. Autos, Truck, Trailers and other vehicles and accessories.			
Amcore BANK N A - 2002 Pontiac Bonneville with over 150,000 miles. Debtor joint with Tiffany K. Greenenwald, makes all payments.	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 3,075
1999 Dodge Dakota with over 100,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 575
1999 Ford Escort with over 95,000 miles	735 ILCS 5/12-1001(b)	\$ 300	\$ 300
1991 Jeep Cherokee w/ over 223,000 miles	735 ILCS 5/12-1001(b)	\$ 300	\$ 300
29. Machinery, fixtures, equipment, and supplie used in business.	735 ILCS 5/12-1001(d)	\$ 1.500	\$ 1,000
Snap-On Credit LLC - Tools	735 ILCS 5/12-1001(d)	\$ 1,500	\$ 1,000

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NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

Debtor claims the exemptions to which debtor is entitled up (Check one box) 11 U.S.C. § 522(b)(2)								
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption					
Miscellaneous Work and Household tools.	735 ILCS 5/12-1001(b)	\$ 500	\$ 500					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of * Date Claim was Incured Codebtor Claim Unsecured * Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If *Value of Property Subject to Lien Deducting **Including Zip and Account Number** Any *Description of Property (See Instructions Above) C Value of Dates: 2008-2009 **Amcore BANK N A** \$ 23,813 \$ 5,813 Nature of Lien: Lien on Vehicle - PMSI Attn: Bankruptcy Dept. Market Value: \$ 18,000 501 7Th St Intention: Reaffirm 524 (c) Rockford IL 61104 *Description: Amcore BANK N A - 2009 Acct No.: 11082069 Pontiac G5 with over 12,000 miles. Dates: 2006-2009 Amcore BANK N A 3,964 \$889 Nature of Lien: Lien on Vehicle - PMSI Attn: Bankruptcy Dept. Market Value: \$ 3,075 501 7Th St Intention: Reaffirm 524 (c) X Rockford IL 61104 *Description: Amcore BANK N A - 2002 Pontiac Bonneville with over 6271533 Acct No.: 150,000 miles. Debtor joint with Tiffany K. Greenenwald, makes all payments. Dates: 3 Chase \$0 74,725 Nature of Lien: Mortgage - Second Bankruptcy Department Market Value: \$ 174,000 800 Brooksedge Blvd. Intention: Surrender Westerville OH 43081 *Description: 212 Briarwood Drive Poplar Grove, IL 61065 - (Debtors Acct No.: primary residence)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
4 Countrywide HOME Loans Attn: Bankruptcy Dept. 450 American St Simi Valley CA 93065 Acct No.: 79607365		J	Dates: Nature of Lien: Mortgage Market Value: \$ 174,000 Intention: Surrender *Description: 212 Briarwood Drive Poplar Grove, IL 61065 - (Debtors primary residence)				\$ 224,148	\$ 50,148
5 Snap-On Credit LLC Attn: Bankruptcy Dept. Po Box 506 Gurnee IL 60031 Acct No.: 115010043		Н	Dates: 2009 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 1,000 Intention: Reaff @ Fair Market Value *Description: Snap-On Credit LLC - Tools				\$ 5,142	\$ 4,142

Total

\$ 331,792

\$ 60,992

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 nount of Claim
1	Bank of America Attn: Bankruptcy Dept. Pob 17054 Wilmington DE 19884 Acct #: XXXXX7171		w	Dates: 2009 Reason: Credit Card or Credit Use				\$ 46,054
2	BANK OF America Attn: Bankruptcy Dept. Po Box 1598 Norfolk VA 23501 Acct #: XXXXX7171		w	Dates: 2009 Reason: Credit Card or Credit Use				\$ 1,568
3	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX2734		Н	Dates: Reason: Credit Card or Credit Use				\$ 39

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In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS				CLAIMS			
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4 Chase Bankruptcy Department 340 S. cleveland Ave Westerville OH 43081 Acct #: XXXXXXXXXX510CH1		J	Dates: 2009 Reason: Overdraft Account				\$ 100

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

IC Systems Inc.
Bankruptcy Department
444 Highway 96E PO BOX 64887
Saint Paul MN 55127

5	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX2734	Н	Dates: Reason: Credit Card or Credit Use	\$ 1,862
6	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX7171	w	Dates: 2002 Reason: Credit Card or Credit Use	\$ 20,366
7	Discover FIN SVCS LLC Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850 Acct #: XXXXX2734		Dates: 1987-2009 Reason: Credit Card or Credit Use	\$ 14,887
8	Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX2734		Dates: 2009 Reason: Notice Only	\$ 0

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In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald / Debtors

	SCHEDULE F - CREDITORS	3 H	OL	DING UNSECURED NON-PR	IO	RI	TY	CLAI	MS
Cre	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of aim
9	Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX2734			Dates: 2009 Reason: Notice Only				\$	0
10	GEMB/Lowes Attn: Bankruptcy Dept. Po Box 103065 Roswell GA 30076 Acct #: XXXXX2734		J	Dates: 2006-2009 Reason: Credit Card or Credit Use				\$ 1	1,674
11	HSBC/Bsbuy Attn: Bankruptcy Dept. Po Box 15519 Wilmington DE 19850 Acct #: XXXXX2734		J	Dates: 2005-2009 Reason: Credit Card or Credit Use				\$ 2	2,458
12	THD/CBSD Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: XXXXX2734		Н	Dates: 2006-2009 Reason: Credit Card or Credit Use				\$ 6	5,332
13	TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX2734			Dates: 2009 Reason: Notice Only				\$	0

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 94,340.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real **Property. State Contract Number or** Any Government Contract.

[x] None

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In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

	Name and Address of CoDebtor	Name and Address of the Creditor
1	Tiffani K. Greenenwald 34798 N. Elm street Ingleside, IL 60041	Amcore BANK N A Attn: Bankruptcy Dept. 501 7Th St Rockford IL 61104
		Account No. 6271533

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UNITED STATES BARKRUPTES COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE							
Status: Married	SG, daughter EY, parent							
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT						
Occupation:	Associate	Unemployed						
Name of Employer:	Collision Centers of America							
Years Employed	5 yrs							
Employer Address:	6823 Hobson Valley Dr							
City, State, Zip	Woodridge, IL 60517	,						

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 5,343.22	\$ 0.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 5,343.22	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	. ,	·
a. Payroll Taxes and Social Security	\$ 1,254.85	\$ 0.00
b. Insurance	\$ 852.32	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 19.50	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 2,126.67	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,216.55	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
 Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 300.00
Unemployment Income	\$ 0.00	\$ 994.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,216.55	\$ 1,294.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 4,51	0.55
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and,	if applicable, on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED SPATES BARKRUPT & COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. P	rorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures lab	peled "Spouse".
. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,250.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	
. Utilities: a. Electricity and Heating Fuel	\$ 250.00
b. Water, Sewer, Garbage	\$ 80.00
c. Cellphone, Internet	\$ 100.00
d. Other Home Phone and Cable Television	\$ 100.00
. Home Maintenance (repairs and upkeep)	\$ 50.00
. Food	\$ 850.00
. Clothing	\$ 100.00
. Laundry and Dry Cleaning	\$ 50.00
. Medical and Dental Expenses	\$ 50.00
Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 465.00
. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 150.00
0. Charitable Contributions	\$ -
Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's	\$ -
b. Life	\$ -
c. Health	\$-
d. Auto	\$ 200.00
e. Other	\$-
2. Taxes (not deducted from wages or included in home mortgage payments)	*
(Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
3. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	\$589.00
a. Auto	
b. Reaffirmation Payments c. Other \$-	<u>\$ -</u> \$-
4. Alimony, maintenance and support paid to others	\$-
5. Payments for support of additional dependents not living at your home	
6. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$- \$ -
7. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet	φ -
Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$120.00 \$30.00 \$0.00 \$- \$25.00	\$175.00
 AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 	\$ 4,459.00
Describe any increase/decrease in expenditures anticipated to occur within the year following the filing None	this documen
0. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 4,510.55
	\$ 4,459.00
h. Average monthly expenses from Line 18 above	
b. Average monthly expenses from Line 18 abovec. Monthly net income (a. minus b.)	\$ 51.55

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In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 05/01/2009 /s/ Steven Paul Greenenwald

X Date & Sign

Steven Paul Greenenwald

Dated: 05/01/2009

/s/ Kimberly Marie Greenenwald
Kimberly Marie Greenenwald

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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Document Page 27 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

.

AMOUNT	SOURCE	
2009: \$6,343/month 2008: \$76,663 2007: \$84,439	employment	
Spouse		
AMOUNT	SOURCE	

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In re

	STATEMENT OF FINA	ANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2009: \$0 2008: \$12,336 2007: \$11,646	employment		
02. INCOME OTHER THAN FROM	M EMPLOYMENT OR OPERATION OF	BUSINESS:	
the two years immediately precedi spouse separately. (Married debto	ed by the debtor other than from emploing the commencement of this case. Girs filing under chapter 12 or chapter 13 parated and a joint petition is not filed.)	ve particulars. If a joint petition is fill must state income for each spouse	ed, state income for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
2009: \$994/month 2008: \$2,151 2007: \$3,473	Unemployment		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, a	and c.		
services, and other debts to any cr value of all property that constitute that were made to a creditor on ac an approved nonprofit budgeting a	OR(S) WITH PRIMARILY CONSUMER reditor made within 90 days immediatel as or is affected by such transfer is not lecount of a domestic support obligation and creditor counseling agency. (Marries whether or not a joint petition is filed,	y proceeding the commencement of ess than \$600.00. Indicate with an or as part of an alternative repayment and debtors filing under chapter 12 o	of this case if the aggrega asterisk (*) any payment ent schedule under a plar r chapter 13 must include
payments by either or both spouse			
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing

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In re

	STATEMENT OF FIN	-	
03. PAYMENTS TO CREDITOR	RS:		
Complete a. or b. as appropriate	e, and c.		
services, and other debts to any value of all property that constituthat were made to a creditor on an approved nonprofit budgeting	r creditor made within 90 days immedia utes or is affected by such transfer is no account of a domestic support obligation g and creditor counseling agency. (Mai	ER DEBTS: List all payments on loans, ately proceeding the commencement of tot less than \$600.00. Indicate with an align or as part of an alternative repayment rried debtors filing under chapter 12 or ced, unless the spouses are separated as	this case if the aggregate sterisk (*) any payments t schedule under a plan by chapter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Countrywide HOME Loans	Monthly	\$ 3,012	\$ 221,136
450 American St Simi Valley CA 93065			
b. DEBTOR WHOSE DEBTS A days immediately preceding the transfer is not less than \$5,000	commencement of the case if the aggi (Married debtors filing under chapter 1	EBTS: List each payment or other transforegate value of all property that constitured or chapter 13 must include payments ses are separated and a joint petition is Amount Paid or Value of Transfers	tes or is affected by such and other transfers by each

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In re

STATEMENT OF FINANCIAL AFFAIRS				
process within (1) one year pro	S GARNISHED: Describe all property that ha eceding the commencement of this case. (My of either or both spouses whether or not a	arried debtors filing under chapt	ter 12 or chapter 13 must includ	
Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property		
05. REPOSSESSION, FOREC	CLOSURES AND RETURNS: repossessed by a creditor, sold at a foreclos	ure sale, transferred through a c	deed in lieu of foreclosure or	
returned to the seller, within or	ne year immediately preceding the commend nation concerning property of either or both s	ement of this case. (Married del	otors filing under chapter 12 or	
Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property		
case. (Married debtors filing u	CEIVERSHIPS: f property for the benefit of creditors made winder chapter 12 or chapter 13 must include an a joint petition is not	ny assignment by either or both	_	
Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement		
preceding the commencemen	been in the hands of a custodian, receiver, o t of this case. (Married debtors filing under ch uses whether or not a joint petition is filed, un	napter 12 or chapter 13 must inc	lude information concerning	
Name and Address	Name & Location of Court Case	Date of	Description and Value of	

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In re

NONE Χ

	STATEMENT OF FINA	NCIAL AFFAIRS	
07. GIFTS:			
usual gifts to family members than \$100 per recipient. (Man	ributions made within one year immediately p aggregating less than \$200 in value per indiviried debtors filing under chapter 12 or chapter is filed, unless the spouses are separated an	ridual family member and charita r 13 must include gifts or contribu	ble contributions aggregating les
ame and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift
commencement of this case.	other casualty or gambling within one year im (Married debtors filing under chapter 12 or ch unless the spouses are separated and a joint	apter 13 must include losses by	
Description and	Description of Circumstances and,	Date	
Value	if Loss Was Covered in Whole or in	of	
of Property	Part by Insurance, Give Particulars	Loss	
Miscellaneous Tools,	\$500	04/15/09	
Welder			
Welder 09. PAYMENTS RELATED T List all payments made or proconcerning debt consolidation	TO DEBT COUNSELING OR BANKRUPTCY: Operty transferred by or on behalf of the debto n, relief under the bankruptcy law or preparation nt of this case.	• .	-
Welder 09. PAYMENTS RELATED T List all payments made or proconcerning debt consolidation	operty transferred by or on behalf of the debto n, relief under the bankruptcy law or preparation	• .	-
Welder 09. PAYMENTS RELATED T List all payments made or proconcerning debt consolidation preceding the commencement	operty transferred by or on behalf of the debto n, relief under the bankruptcy law or preparation	on of a petition in bankruptcy with	nin one (1) year immediately
Welder 09. PAYMENTS RELATED T List all payments made or proconcerning debt consolidation preceding the commencement	operty transferred by or on behalf of the debto n, relief under the bankruptcy law or preparation	on of a petition in bankruptcy with Date of Payment,	Amount of Money or
Welder 09. PAYMENTS RELATED T List all payments made or proconcerning debt consolidation preceding the commencement Name and Address	operty transferred by or on behalf of the debto n, relief under the bankruptcy law or preparation	on of a petition in bankruptcy with Date of Payment, Name of Payer if	Amount of Money or Description and
Welder 09. PAYMENTS RELATED T List all payments made or proconcerning debt consolidation preceding the commencemer Name and Address of Payee Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603 09a. PAYMENTS RELATED debtor to any persons, including the process of the process	operty transferred by or on behalf of the debto n, relief under the bankruptcy law or preparation	Date of Payment, Name of Payer if Other Than Debtor 04/2009 : List all payments made or prop t consolidation, relief under the base.	Amount of Money or Description and Value of Property Payment/Value: 3,000.00
Welder 09. PAYMENTS RELATED T List all payments made or proconcerning debt consolidation preceding the commencemer Name and Address of Payee Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603 09a. PAYMENTS RELATED debtor to any persons, includ a petition in bankruptcy within	operty transferred by or on behalf of the debto n, relief under the bankruptcy law or preparation of this case. TO DEBT COUNSELING OR BANKRUPTCY ing attorneys, for consultation concerning deb	Date of Payment, Name of Payer if Other Than Debtor 04/2009 : List all payments made or prop t consolidation, relief under the beament of this case. Date of Payment,	Amount of Money or Description and Value of Property Payment/Value: 3,000.00 erty transferred by or on behalf bankruptcy law or preparation of
Welder 09. PAYMENTS RELATED T List all payments made or proconcerning debt consolidation preceding the commencemer Name and Address of Payee Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603 09a. PAYMENTS RELATED debtor to any persons, includa petition in bankruptcy within	operty transferred by or on behalf of the debto n, relief under the bankruptcy law or preparation of this case. TO DEBT COUNSELING OR BANKRUPTCY ing attorneys, for consultation concerning deb	Date of Payment, Name of Payer if Other Than Debtor 04/2009 : List all payments made or prop t consolidation, relief under the bement of this case.	Amount of Money or Description and Value of Property Payment/Value: 3,000.00 erty transferred by or on behalf pankruptcy law or preparation of

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983,2227

NONE

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

. Date Describe Property Transferred and Value Received

NONE

X

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

xxxxxx5580

Amount and Date of Sale or Closing

Chase Bank 340 S. Cleveland Ave. Westerville, OH 43081

-\$54.00

April 2009

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

STATEMENT OF FINANCIAL AFFAIRS

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Address of of Account Number, and Amount of Institution Final Balance Closing

Chase Bank February 2009

Chase Bank 340 S. Cleveland Ave Bldg 370 Westerville, OH 43081

-\$400. Debtor paid to bring current and closed.



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Date
 Amount

 of Creditor
 of Setoff
 of Setoff

NONE

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

STATEMENT OF FINANCIAL AFFAIRS

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

		TATEMENT OF FIN			
	17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.				
	Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law	
d	-		s or orders, under any Environmenta nental unit that is or was a party to th		
			Status of		
a e p ir	ending dates of all businesses in was partnership, sole proprietor, or was mmediately preceding the commer	he names, addresses, taxpayer ide hich the debtor was an officer, direct self-employed in a trade, professio	Disposition entification numbers, nature of the buttor, partner, or managing executive n, or other activity either full- or parted debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years	
e p ir v	Governmental Unit 8 NATURE, LOCATION AND NAME. If the debtor is an individual, list the ending dates of all businesses in whost the end of the	Number ME OF BUSINESS the names, addresses, taxpayer identication the debtor was an officer, direct self-employed in a trade, profession accement of this case, or in which the ceding the commencement of this case, addresses, taxpayer identication the debtor was a partner or own.	Disposition entification numbers, nature of the buttor, partner, or managing executive n, or other activity either full- or parted debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and	
a e p in w u lite e (()	Governmental Unit 8 NATURE, LOCATION AND NAME. If the debtor is an individual, list the ending dates of all businesses in whost the ending dates of all businesses in whost the ending dates of all businesses in whost the ending six (6) years immediately preceding the ending dates of all businesses in whost debtor is a corporation, list the	Number ME OF BUSINESS the names, addresses, taxpayer identication the debtor was an officer, direct self-employed in a trade, profession accement of this case, or in which the ceding the commencement of this case and the debtor was a partner or ow the commencement of this case. The names, addresses, taxpayer identication the debtor was a partner or ow the commencement of this case.	Disposition entification numbers, nature of the bustor, partner, or managing executive n, or other activity either full- or partedebtor owned 5 percent or more of case.	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and	
a e p iiii v u l l e e (()	Governmental Unit 8 NATURE, LOCATION AND NAME. If the debtor is an individual, list the ending dates of all businesses in whost the ending dates of all businesses in whost the ending the commer within six (6) years immediately preceding the ending dates of all businesses in whost the debtor is a corporation, list the ending dates of all businesses in whost the ending dates of all businesses in whost dates of all businesses in whoth dates of all businesses i	Number ME OF BUSINESS the names, addresses, taxpayer identication the debtor was an officer, direct self-employed in a trade, profession accement of this case, or in which the ceding the commencement of this case and the debtor was a partner or ow the commencement of this case. The names, addresses, taxpayer identication the debtor was a partner or ow the commencement of this case.	Disposition entification numbers, nature of the bustor, partner, or managing executive in, or other activity either full- or partle debtor owned 5 percent or more of case. diffication numbers, nature of the busined 5 percent or more of the voting diffication numbers, nature of the busined 5 percent or more of the busined 5 per	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and	

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In re

has been, within six years immerceutive, or owner of more th	nediately preceding the commencemen an 5 percent of the voting or equity sec	a corporation or partnership and by any individual debtor who is or at of this case, any of the following: an officer, director, managing curities of a corporation; a partner, other than a limited partner, of a , or other activity, either full- or part-time.
	receding the commencement of this ca	ement only if the debtor is or has been in business, as defined aborse. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND	FINANCIAL STATEMENTS:	
List all bookkeepers and account the keeping of books of account	, , , ,	diately preceding the filing of this bankruptcy case kept or supervise
Name	Dates Services	
	s who within two (2) years immediately red a financial statement of the debtor.	r preceding the filing of this bankruptcy case have audited the book
		Dates Services
Name	Address	Rendered
	who at the time of the commencements who at the time of the commencements who are not available.	nt of this case were in possession of the books of account and recordable, explain.
Name	Address	-
	is, creditors and other parties, including to (2) years immediately preceding the control of the	g mercantile and trade agencies, to whom a financial statement was
Name and	Date	on monocine it this case.
Address	Issued	

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In re

	STATEMENT OF FIN	IANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last to the dollar amount and base	wo inventories taken of your property, the nar sis of each inventory.	ne of the person who supervised th	e taking of each inventory, a
Date	Inventory	Dollar Amount of Inventory	
of Inventory	Supervisor	(specify cost, market of other basis)	
b. List the name and add	ress of the person having possession of the re	ecords of each of the inventories re	ported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
	RS, OFFICERS, DIRECTORS AND SHAREF ership, list nature and percentage of interest o		
a. If the debtor is a partner Name and Address 21b. If the debtor is a corp	ership, list nature and percentage of interest o Nature	Percentage of Interest oration; and each stockholder who	directly or indirectly owns,
a. If the debtor is a partner Name and Address 21b. If the debtor is a corp	Pership, list nature and percentage of interest o Nature of Interest poration, list all officers & directors of the corp	Percentage of Interest oration; and each stockholder who	directly or indirectly owns,
a. If the debtor is a partner Name and Address 21b. If the debtor is a corr controls, or holds 5% or no Name and Address 22. FORMER PARTNER	Preship, list nature and percentage of interest of Nature of Interest Pooration, list all officers & directors of the corporation of the voting or equity securities of the control of the voting of	Percentage of Interest Oration; and each stockholder who proporation. Nature and Percentage of Stock Ownership DLDERS:	
a. If the debtor is a partner Name and Address 21b. If the debtor is a corr controls, or holds 5% or no Name and Address 22. FORMER PARTNER	Preship, list nature and percentage of interest of Nature of Interest Pooration, list all officers & directors of the corporate of the voting or equity securities of the control of the voting of th	Percentage of Interest Oration; and each stockholder who proporation. Nature and Percentage of Stock Ownership DLDERS:	
a. If the debtor is a partner Name and Address 21b. If the debtor is a corr controls, or holds 5% or no Name and Address 22. FORMER PARTNER	Preship, list nature and percentage of interest of Nature of Interest Pooration, list all officers & directors of the corporation of the voting or equity securities of the control of the voting of	Percentage of Interest Oration; and each stockholder who proporation. Nature and Percentage of Stock Ownership DLDERS: thip interest of each member of the	
a. If the debtor is a partner and Address 21b. If the debtor is a corr controls, or holds 5% or not and Address 22. FORMER PARTNER If the debtor is a partners Name	Poration, list all officers & directors of the corporation of the voting or equity securities of the control of the voting of the voti	Percentage of Interest Oration; and each stockholder who orporation. Nature and Percentage of Stock Ownership DLDERS: thip interest of each member of the Withdrawal	partnership.

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In re

	STATEMENT OF FIN	AITOIAL AI I AIITO	
22b. If the debtor is a corporatio immediately preceding the comme		ationship with the corporation terminated with	in one (1) year
Name and Address	Title	Date of Termination	
	PARTNERSHIP OR DISTRIBUTION BY	A COPORATION: outions credited or given to an insider, includir	ng compensation in
· · · · ·	•	her perquisite during one year immediately pr	•
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
· ·	t the name and federal taxpayer identifi	cation number of the parent corporation of an thin six (6) years immediately preceding the o	, ,
Name of Parent Corporation	Taxpayer Identification Number (EIN)		
25. PENSION FUNDS:			
If the debtor is not an individual,	•	ntification number of any pension fund to whice (a) years immediately preceding the commence (b)	•

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 05/01/2009 /s/ Steven Paul Greenenwald

Steven Paul Greenenwald

X Date & Sign

Dated: 05/01/2009

/s/ Kimberly Marie Greenenwald

Kimberly Marie Greenenwald

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald / Debtors

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Amcore BANK N A Attn: Bankruptcy Dept. 501 7Th St Rockford IL 61104	Describe Property Securing Debt: Amcore BANK N A - 2009 Pontiac G5 with over 12,000 miles.
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at l	east one):
☐Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt
Property No. 2	
Creditor's Name: Amcore BANK N A Attn: Bankruptcy Dept. 501 7Th St Rockford IL 61104	Describe Property Securing Debt: Amcore BANK N A - 2002 Pontiac Bonneville with over 150,000 miles. Debtor joint with Tiffany K. Greenenwald, makes all payments.
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to <i>(check at li</i> □Redeem the property ■Reaffirm the debt	east one):
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	, , , , , , , , , , , , , , , , , , , ,
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

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NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

DEDTODIC CTATEMENT OF INTENTION

In re

DEBIOR 5 STATEMENT OF INTENTION						
Property No. 3						
Creditor's Name:	Describe Property Securing Debt:					
Chase	212 Briarwood Drive Poplar Grove, IL 61065 - (Debtors primary residence)					
Bankruptcy Department						
800 Brooksedge Blvd. Westerville OH 43081						
Property will be (check one):						
■Surrendered □	Retained					
If retaining the property, I intend to (check at	least one):					
☐Redeem the property						
□Reaffirm the debt						
□Other. Explain	(for example, avoid lien using 110 U.S.C. §					
522(f)).						
Property is (check one):						
□Claimed as exempt	■Not claimed as exempt					
□ отаптес из ехетірі:	= Not didiffed as exempt					
Property No. 4	7					
Creditor's Name:	Describe Property Securing Debt:					
Countrywide HOME Loans	212 Briarwood Drive Poplar Grove, IL 61065 - (Debtors primary residence)					
Attn: Bankruptcy Dept.						
450 American St						
Simi Valley CA 93065						
Property will be (check one):						
■Surrendered □	Retained					
If retaining the property, I intend to (check at	least one):					
☐Redeem the property						
□Reaffirm the debt						
□Other. Explain	(for example, avoid lien using 110 U.S.C. §					
522(f)).						
Property is (check one):						
■Claimed as exempt	□Not claimed as exempt					

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In re

DE	BTOR'S STATEMENT OF INTENTION	N
Property No. 5		
Creditor's Name: Snap-On Credit LLC Attn: Bankruptcy Dept. Po Box 506 Gurnee IL 60031	Describe Property Securing Debt: Snap-On Credit LLC - Tools	
Property will be (check one):		
□Surrendered	■Retained	
If retaining the property, I intend to □Redeem the property	O (check at least one):	
■Reaffirm the debt		
□Other. Explain 522(f)).	(for example,	avoid lien using 110 U.S.C. §
Property is (check one):		
■Claimed as exempt	□Not claimed as exempt	
	ty subject to unexpired leases. (All three of expired lease. Attach additional pages if n	
Lessor's Name:	Describe Property Securing Debt:	Lease will be
NONE	j da da apart g	assumed pursuant to 11 U.S.C. § 365(p)(2):
		□ Yes □ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.						
Dated:	05/01/2009	/s/ Steven Paul Greenenwald	X Date & Sign			
		Steven Paul Greenenwald	A Date & Sign			
Dated:	05/01/2009	/s/ Kimberly Marie Greenenwald	X Date & Sign			
		Kimberly Marie Greenenwald	A Date & Sigit			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

re	ndered or to be rendered on benair of the debtor(s) in contemplation of or in connection with the bankruptcy case is	as follows:			
	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:				
	For legal services, Debtor(s) agrees to pay and I have agreed to accept	\$3,000			
	Prior to the filing of this Statement, Debtor(s) has paid and I have received	\$3,000			
	The Filing Fee has been paid. Balance Due	\$0			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify)				
3.	The source of compensation to be paid to me on the unpaid balance, if any, remaining is:				
	Debtor(s) Other: (specify)				
	The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the value stated: None.	following for the			
4.	The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned	aned's law			

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 05/07/2009 /s/ Jonathan D Parker

Attorney Name: Jonathan D Parker LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX) Bar No: 6297378

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Steven Paul Greenenwald, and Kimberly Marie Greenenwald, Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/01/2009 /s/ Steven Paul Greenenwald

Steven Paul Greenenwald

X Date & Sign

Dated: 05/01/2009

/s/ Kimberly Marie Greenenwald
Kimberly Marie Greenenwald

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Steven Paul Greenenwald and Kimberly Marie Greenenwald, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Steven Paul Greenenwald Sign & Date Dated: 05/01/2009 Here Steven Paul Greenenwald /s/ Kimberly Marie Greenenwald 05/01/2009 Sign & Date Dated: **Kimberly Marie Greenenwald** Here /s/ Jonathan D Parker 05/07/2009 Dated: Attorney: Jonathan D Parker Bar No: 6297378

PFG Record # 402258